SIR:

Transmitted herewith for filing is the utility patent application of: GARY N. SCHNEIDER

For: METHOD, SYSTEM, AND COMPUTER USEABLE MEDIUM TO DETERMINE REMAINING FINANCIAL OBLIGATIONS OF ASSETS

Enclosed are:

Patent Application, 33 sheets

HONORABLE COMMISSIONER OF PATENTS

ALEXANDRIA, VA 22313-1450

- 6 Sheets of formal drawings containing 6 figures 2.
- Combined Declaration and Power of Attorney, 2 sheets
- Verified Statement Claiming Small Entity Status, 1 sheets
- Associate Power of Attorney, 1 sheet
- Information Disclosure Statement
- Form PTO-1449, with 4 references
- Filing Fee in the Amount of \$385.00

The filing fee has been calculated as shown below:

| BASIC FEE | SMALL ENTITY | | \$385.00 |
|--------------|---------------|------|-----------|
| TOTAL CLAIMS | (20 - 20 = 0) | x 9 | \$0.00 |
| IND. CLAIMS | (3 - 3 = 0) | x 43 | \$0.00 |
| TOTAL | | | -\$385.00 |

Additional fees due, if any, in connection with this filing only may be charged to Deposit Account No. 12-1662 of the undersigned.

Respectfully Submitted,

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